

Welcome to the RREAL IN Database Training

Randall Evans
Project Manager
Indiana Department of Insurance – Title Division
rrealin@idoi.in.gov
317-234-5881

Accessing the RREAL IN Database

Accessing the RREAL IN Database

There are three different options available to access the RREAL IN Database

- Option 1. From the www.in.gov/idoi webpage, in the Online Services section (top right corner of the website), select the [Residential Real Estate Acquisition of Licensee Information and Numbers "RREAL IN" Database](#) link (see slide 17).
- Option 2. From the www.in.gov/idoi webpage, scroll to the bottom of the page and select the RREAL IN graphic link on the lower left side of the website (see slide 17).
- Option 3. Type http://in.gov/apps/in_rreal/Login.aspx in your internet browser address bar (see slide 18).

Accessing the RREAL IN Database application from the IDOI website (see arrows below).

IDOI: Home - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Mail Downloads My Recent Places W W W

Address http://www.in.gov/idoi/ Go

Find an Agency Find a Person HELP

Indiana Department of Insurance

IDOI Home

- Consumers
- Producer Licensing
- Surplus Lines Licensing
- Bail Bond Recovery Agents Licensing
- Other Agent Types
- Indiana Political Subdivision Risk Management Commission
- Companies or Entities: Licensed/Registered
- Healthcare Providers
- Medicare & SHIP
- SHIP Volunteers
- Indiana Insurance Law
- Contact Us

Sign up to receive e-mail and wireless updates from IDOI

Apply for a New Resident License

60,000 Insurance Jobs
60K JOBS
INDIANA

RREAL IN
Residential Real Estate Acquisition of Licensee Information & Numbers Database

FOR SALE

TITLE INS

learn more

Option 1

Information for You from the Commissioner

[SCAM ALERT TO INDIANA INSURANCE AGENTS](#)

[Universal Casualty Company Press Release](#) | [Final Order](#)

[Consumer Alert issued regarding Health Insurance "robo-calling" linked to Texas company](#)

[Standard Life Press Release](#) | [FAQ's](#) | [Rehabilitation Order](#) | [Consent Order](#) | [Verified Petition](#)

"The purpose of the Indiana Department of Insurance is to protect Hoosiers as they purchase and use insurance products to keep their assets and their families from loss or harm. Consumers may need assistance with certain claim situations or just help in understanding how their policies work. Our other primary obligation is to monitor the financial solvency of the insurance companies domiciled in Indiana so that the legal promises made in insurance policies are honored. To these ends, our Department staff is committed to providing exceptional customer service for both our consumers and our companies, and to maintain a fair and objective viewpoint as we examine each issue and circumstance within our jurisdiction."

Carol Cutter
Commissioner, Indiana Department of Insurance

Public Servants Working for You

The Indiana Department of Insurance (IDOI) protects Indiana's insurance consumers by monitoring and regulating the financial strengths and market conduct activities of insurance companies and agents. The IDOI also oversees the administration of several dedicated funds entrusted to the Department by the Indiana General Assembly.

The Department issues reports and consumer alerts so that Indiana consumers are well informed of the latest concerns in the insurance marketplace.

The Department monitors insurance companies and agents for compliance with state laws to protect consumers and to offer them the best array of insurance products available. We regulate approximately 1,780 insurance companies operating in Indiana and license over 100,000 producers (agents and brokers). Our department assists Hoosiers with insurance questions and provides guidance in understanding how insurance policies work.

Online Services
FIRST IN LINE EVERY TIME

- File a consumer complaint
- File a provider complaint
- Compare Medigap insurance policies
- Apply to be a bail agent
- Residential Real Estate Acquisition of Licensee Information and Numbers "RREAL IN" Database
- Forms.IN.gov

More Online Services »
[Account Center »](#)

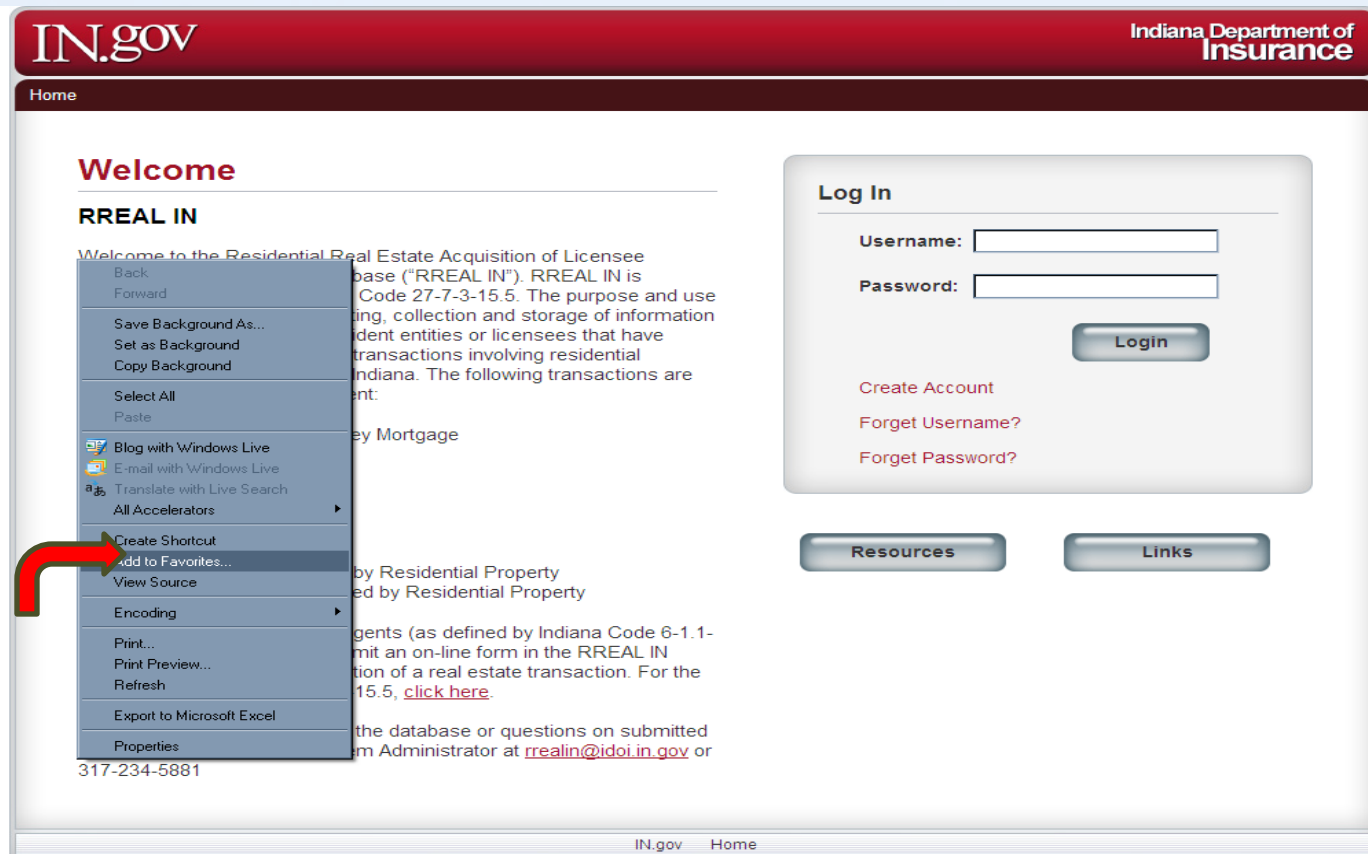
Top FAQs | **I Want To...**

1. I have a complaint against my insurance company, who do I contact?
2. How do I file a complaint against an insurance company?
3. Where can I find out about insurance law in Indiana?
4. How do I file a complaint against a qualified health care provider?
5. How do I find out more about COBRA coverage?
6. Am I eligible for Medicare?
7. What if I have a self-insured health plan? What is ERISA? Why can't the state department ...
8. How much does Medicare cost?
9. What does Medicare cover?
10. How can I ensure that I will be notified when updates to Indiana Insurance rules ...

More FAQs »

ship
state health insurance
assistance programs
NATIONAL NETWORK

Once you've reached the RREAL IN Home Page, right click your mouse, select 'Add to Favorites' to add the RREAL IN home page to your Internet Favorites (see arrow below).



Creating a RREAL IN User Account

Creating an account:

I. Select the Create Account link from the RREAL IN Home Page.

RREAL IN - Windows Internet Explorer

https://test.secure.in.gov/IDOI/in_real/Login.aspx

IN.gov Indiana Department of Insurance

Home

Welcome

RREAL IN

Welcome to the Residential Real Estate Acquisition of Licensee Information and Numbers Database ("RREAL IN"). RREAL IN is statutorily mandated by Indiana Code 27-7-3-15.5. The purpose and use of the database is for the reporting, collection and storage of information concerning resident or non-resident entities or licensees that have participated in or assisted with transactions involving residential property located in the state of Indiana. The following transactions are reportable under this requirement:

- First Lien Purchase Money Mortgage
- Refinance
- Cash Transaction
- Land Contract
- Reverse Mortgage
- Home Equity
- Subordinate Mortgage
- Business Loan Secured by Residential Property
- Commercial Loan Secured by Residential Property

Effective 1/1/2010, all closing agents (as defined by Indiana Code 6-1.1-12-43(a)(2)) are required to submit an on-line form in the RREAL IN database, following the completion of a real estate transaction. For the full text of Indiana Code 27-7-3-15.5, [click here](#).

For assistance with accessing the database or questions on submitted forms please contact the System Administrator at realin@idoi.in.gov or 317-234-5881

Log In

Username:

Password:

Login

[Create Account](#)

[Forget Username?](#)

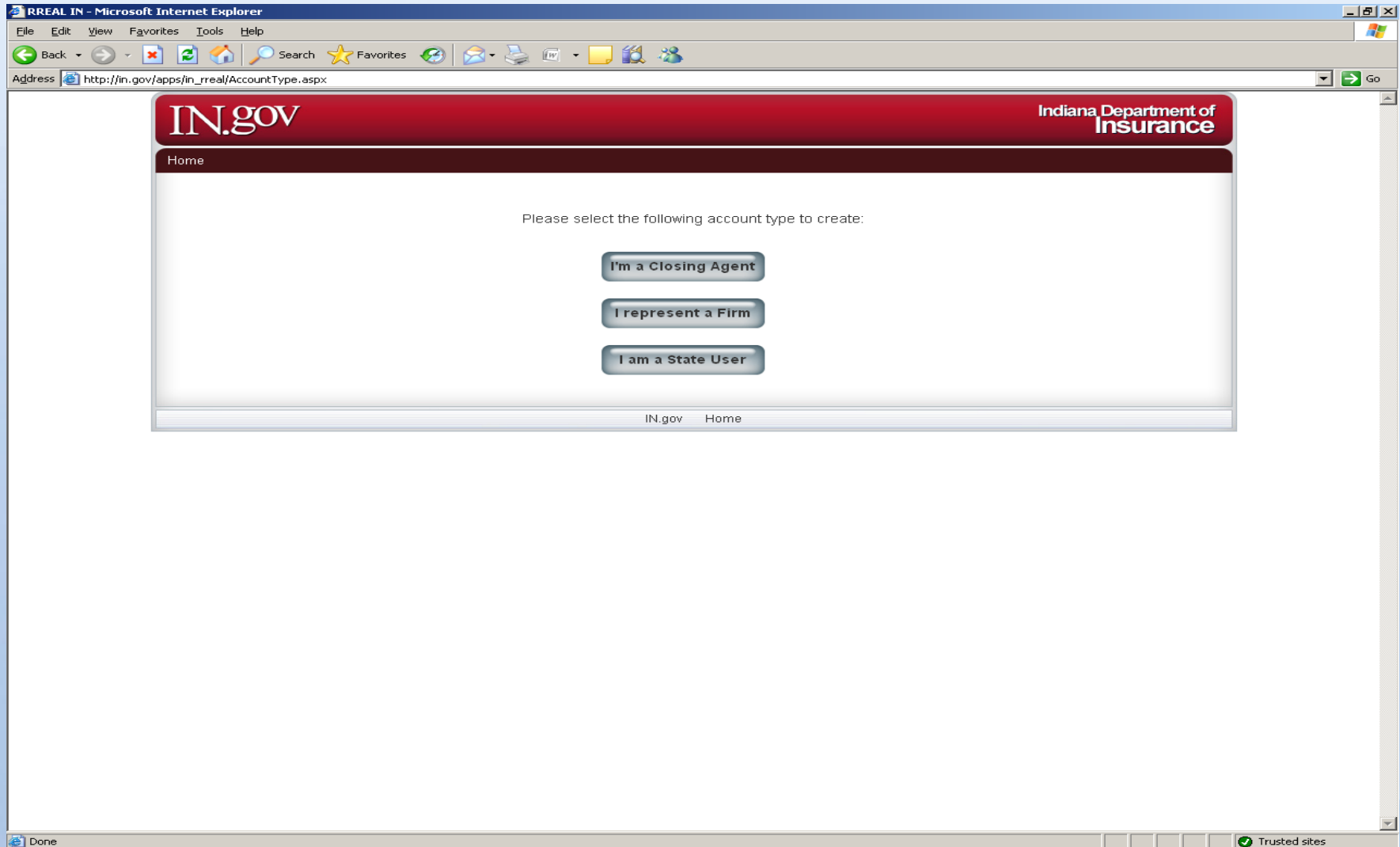
[Forget Password?](#)

Resources Links

IN.gov Home

2. Select the type of account you will be creating (No shared accounts)

- A Closing Agent Account is recommended for individual closers.
- A Firm Account is recommended for an agency that will have one designee or back up entering transactions for a group of closers.
- A State User Account is for State Government Agencies only



3. Complete the account profile information. (Lending Institutions should use their assigned NMLS, FDIC, NCUA, or DFI numbers, in the license number field.)

4. Select Submit, to submit your profile for approval.

RREAL IN - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address http://in.gov/IDOI/in_real/CreateAccount.aspx Go

IN.gov Indiana Department of Insurance

Home

Create Account

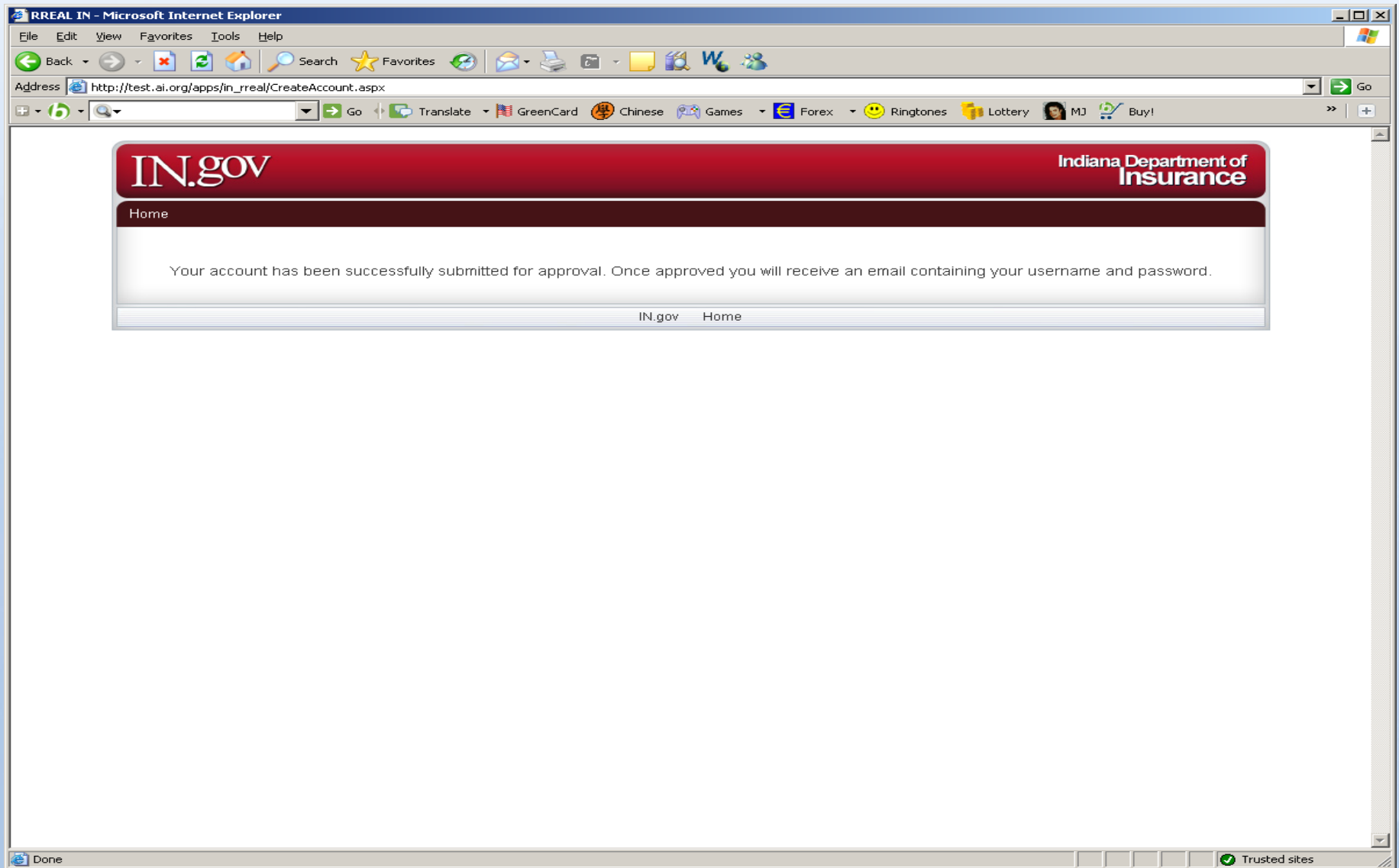
■ Required Field

■ First Name	■ Last Name
<input type="text"/>	<input type="text"/>
■ Phone Number	■ Email Address
<input type="text"/>	<input type="text"/>
■ License Number	Company Name
<input type="text"/>	<input type="text"/>

IN.gov Home

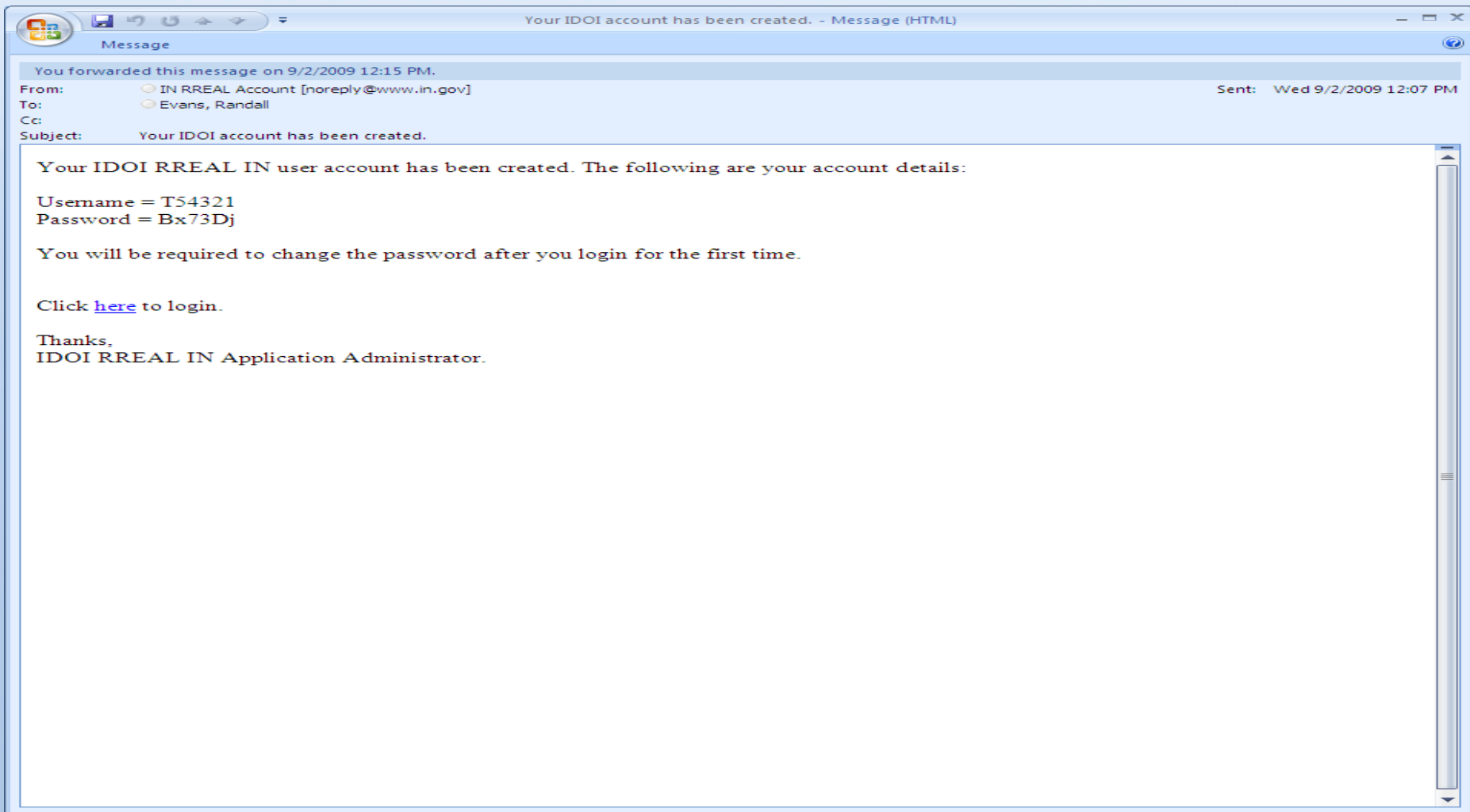
Done Trusted sites

Note: After selecting Submit, you will receive a message indicating that your profile has been submitted for approval.



Note: Once your access is approved, you will receive an e-mail with your username and temporary password.

You will be required to change the temporary password to a permanent one, after your initial login. The Username will remain as issued.



5. After logging in with the temporary password, create your new password and select Submit.

RREAL IN - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Reload Home Search Favorites Translate GreenCard Chinese Games Forex Ringtones Lottery MJ Buy!

Address http://test.ai.org/apps/in_real/ChangePassword.aspx Go

IN.gov Indiana Department of Insurance

Home Logout

You are currently using the system assigned password. You must change this on your first login. Please enter your current Username and Password below then enter a new Password.

Your password must be at least 6 characters and contain only 0-9 and A-Z.

■ Username

■ Current Password

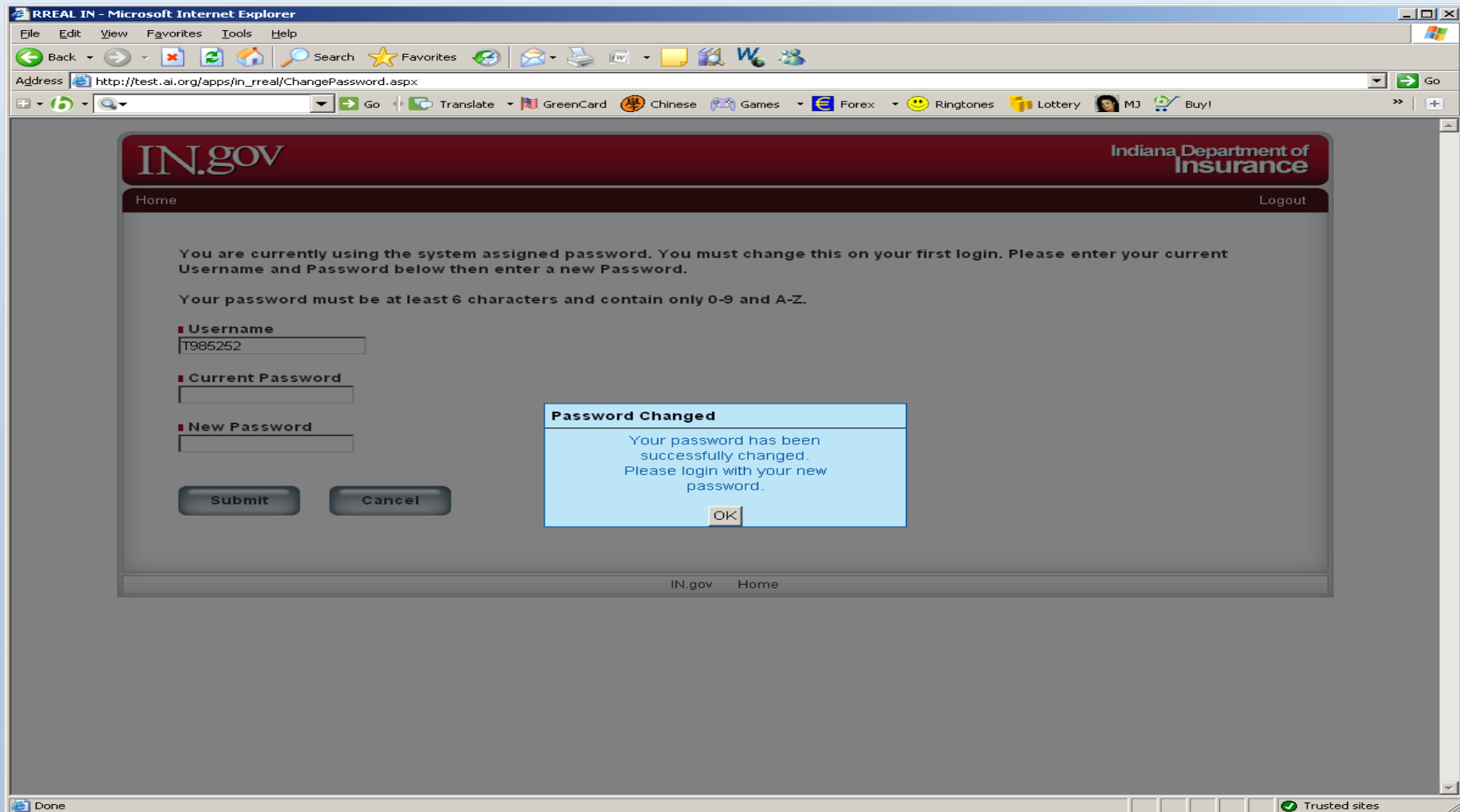
■ New Password

Submit Cancel

IN.gov Home

Trusted sites

6. Once you have submitted your new password, you will receive a message prompting you to login with your new password.
Note: You have completed the steps to create your account.



Completing and Submitting RREAL IN Form

Completing an online form:

I. Log in with your username and password.

RREAL IN - Windows Internet Explorer

https://test.secure.in.gov/IDOI/in_real/Login.aspx

IN.gov Indiana Department of Insurance

Home

Welcome

RREAL IN

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- First Lien Purchase Money Mortgage
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- Land Contract
- Reverse Mortgage
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- Business Loan Secured by Residential Property
- Commercial Loan Secured by Residential Property

Effective 1/1/2010, all closing agents (as defined by Indiana Code 6-1.1-12-43(a)(2)) are required to submit an on-line form in the RREAL IN database, following the completion of a real estate transaction. For the full text of Indiana Code 27-7-3-15.5, [click here](#).

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Log In

Username:

Password:

Login

[Create Account](#)

[Forget Username?](#)

[Forget Password?](#)

Resources Links

IN.gov Home

2. Select the type of transaction to be reported and select the SUBMIT button.

RREAL IN - Windows Internet Explorer

https://test.secure.in.gov/IDOI/in_real/FilingQuestions.aspx

IN.gov Indiana Department of Insurance

Home Logout

Please answer the following questions:

Are you the closing agent responsible for reporting a single-family residential:

- ☐ First Lien Purchase Money Mortgage
- ☐ Refinance
- ☐ Cash Transaction
- ☐ Land Contract
- ☐ Reverse Mortgage
- ☐ Home Equity
- ☐ Subordinate Mortgage
- ☐ Business Loan Secured by Residential Property
- ☐ Commercial Loan Secured by Residential Property

real estate transaction to the Indiana Department of Insurance, in accordance with Indiana Code 27-7-3-15.5(c)(2)?

Submit

IN.gov Home

3. Note: Complete the form with all required information available. If information is unavailable (U/A) or not applicable (N/A) a brief explanation is required in the Comments section.

RREAL IN - Windows Internet Explorer

https://test.secure.in.gov/IDO1/in_real/AgentFiling.aspx

File Edit View Favorites Tools Help

★ Favorites ☆ Suggested Sites ▾

RREAL IN

IN.gov Indiana Department of Insurance

Home Logout

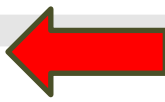
Please fill out the following form:

■ Required. If not applicable please input NA

Type of Transaction:

☐ Cash Purchase

☐ Mortgage Finance

 This section will display based on the type transaction chosen on the previous Screen.

Title Info:

■ Title Agent/Closer

■ Agent License Number

[Add Title Agent](#)

■ Title Agency

■ Agency License Number

[Add Title Agency](#)

■ Title Insurance Company (Under Writer)

■ NAIC Code

[Add Title Insurance Company](#)

Type of Policy:

☐ Owners policy

☐ Lenders policy

☐ None

Buyer / Seller Info:

Buyer Information: Seller Information:

Done

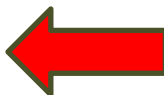
Internet 100%

Note: Complete the form with all the information available. If information is unavailable (U/A) or not applicable (N/A) a brief explanation is required in the Comments section.

BREAL IN - Windows Internet Explorer
https://test.secure.in.gov/IDOI/in_real/AgentFiling.aspx

IN.gov Indiana Department of Insurance
Home Logout

Please fill out the following form:

First Lien Purchase Money Mortgage  This section will display based on the type transaction chosen on the previous Screen. Required: If not applicable please input NA

Title Info:

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

[Add Title Agent](#)

[Add Title Agency](#)

[Add Title Insurance Company](#)

Type of Policy:

☐ Type of Policy
☐ Owners policy
☐ Lenders policy
☐ None

Buyer / Seller Info:

Buyer Information:	Seller Information:
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Add Borrower	Add Seller

Loan Info:

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Note: Complete the form with all the information available. If information is unavailable (U/A) or not applicable (N/A) a brief explanation is required in the Comments section.

RREAL IN - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail New Tab

Address http://in.gov/IDOI/in_real/AgentFiling.aspx Go

■ Loan Originator ■ Loan Originator License Number

[Add Loan Originator](#)

■ Mortgagee ■ Mortgagee License Number

[Add Mortgagee](#)


■ Purchase Price

Real Estate Info:

■ Real Estate Appraiser ■ Real Estate Appraiser License Number

[Add Real Estate Appraiser](#)

■ Appraisal Management Company ■ Appraisal Company License Number

■ Actual Appraisal Completion Date: 

■ Appraisal Amount

■ Buyer's Real Estate Broker ■ Buyer's Real Estate Broker License Number

[Add Buyer's Real Estate Broker](#)

■ Buyer's Real Estate Salesperson ■ Buyer's Real Estate Salesperson License Number

[Add Buyer's Real Estate Salesperson](#)

■ Seller's Real Estate Broker ■ Seller's Real Estate Broker License Number

[Add Seller's Real Estate Broker](#)

Done Trusted sites

4. Once you've entered all the information, select the SUBMIT button. To successfully submit your transaction, avoid using the Hold button (see note below).

RREAL IN - Windows Internet Explorer

http://www.in.gov/IDOI/in_rreal/AgentFiling.aspx

File Edit View Favorites Tools Help

Google Search More >>

Sign In

RREAL IN

Property Description:

Seller's Real Estate Broker
Add Seller's Real Estate Broker

Seller's Real Estate Salesperson
Add Seller's Real Estate Salesperson

Property Parcel Number
Property City
Property County
Select A County

Seller's Real Estate Broker License Number
Seller's Real Estate Salesperson License Number
Property Street Address
Property Zip

Closing:
Date closing instructions received
Transaction closing date

Other:
Comments

Avoid using Hold. This is a temporary hold function and does not submit your transaction.

Hold Submit Cancel

IN.gov Home

Trusted sites 100%

If all fields are populated, a green Pop-Up box will display, indicating “Your information has been saved. Please review the information on the next page...”.

RREAL IN - Windows Internet Explorer

http://www.in.gov/IDOI/in_real/AgentFiling.aspx

File Edit View Favorites Tools Help

Google Search More >> Sign In

RREAL IN

[Add Buyer's Real Estate Salesperson](#)

■ Seller's Real Estate Broker
Test

■ Seller's Real Estate Broker License Number
N/A

[Add Seller's Real Estate Broker](#)

■ Seller's Real Estate Salesperson
Test

■ Seller's Real Estate Salesperson License Number
N/A

[Add Seller's Real Estate Salesperson](#)

Property Description:

■ Property Parcel Number
465246506546546165160

■ Property Street Address
123 Test Street

■ Property City
Marion

■ Property Zip
46235

■ Property County
Grant

[Add Property](#)

Closing:

■ Date closing instructions received
1/3/2012

■ Transaction closing date
1/6/2012

Other:
Comments
Test only

Hold Submit Cancel

Confirmation
Your information has been saved.
Please review the information on the next page to
confirm all the data is correct.

OK

Done Trusted sites 100%

Note: If after selecting SUBMIT and nothing happens, review the form to ensure **all** fields are populated. If a field is missing information, a red “Required” indicator (see below) will populate next to the corresponding field. Also, be sure to check the Appraisal fields.

Note: **To successfully submit** your transaction, **avoid hitting HOLD**.

RREAL IN - Windows Internet Explorer


http://www.in.gov/IDOI/in_real/AgentFiling.aspx

File Edit View Favorites Tools Help

Google Search More >>

Sign In

RREAL IN

Actual Appraisal Completion Date:
 
Actual Appraisal Completion Date required

Appraisal Amount



Appraisal Amount required

Property Description:

Property Parcel Number <input type="text"/> Property required	Property Street Address <input type="text"/> Property required
Property City <input type="text"/> City required	Property Zip <input type="text"/> Zip required
Property County Select A County	

[Add Property](#)

Closing:

Date closing instructions received <input type="text"/>  Date required	Transaction closing date <input type="text"/>  Date required
---	---

Other:
Comments

IN.gov Home

Trusted sites 100%

Note: After selecting SUBMIT, you will navigate to the Confirmation screen. Review all fields to ensure the information is correct.

If edits are needed, select EDIT to return to the form (step 4).

RREAL IN - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Please review the information before you submit the filing:

Title Info:

Title Agent	Title Agent License Number
James Steel	3456770

Title Agency	Title Agency License Number
123 Agency	4556189

Title Insurance Company (Under Writer)	NAIC Code
123 Agency	9098988

Buyer / Seller Info:

Buyer Information:	Seller Information:
Mark Sloan	Jessica Tandy

Loan Info:

Loan Brokerage Business	Loan Brokerage License Number
Brokerage Ltd.	9087661

Loan Originator	Loan Originator License Number
Broker for You, Inc	765432

Loan Mortgagee	Loan Mortgagee License Number
Bank Two	7654312

Real Estate Info:

Real Estate Appraiser	Real Estate License Number
Larry Seelt	56423312

Buyer's Real Estate Broker	Buyers' Real Estate Broker License Number
Sandy Dogood	000999788876

Buyer's Real Estate Salesperson	Buyer's Real Estate Salesperson License Number
Dudley doright	233454545

Seller's Real Estate Broker	Seller's Real Estate Broker License Number
Mark Twine	876564162

Done Trusted sites

5. If all information is correct, check the “I certify...” statement then select **CONFIRM** to send the completed form.

RREAL IN - Windows Internet Explorer

http://www.in.gov/IDOI/in_real/AgentFiling.aspx

File Edit View Favorites Tools Help

Google Search More >>

Sign In

RREAL IN

Actual Appraisal Completion Date
2-22-2222

Appraisal Amount
150,000.

Buyer's Real Estate Broker	Buyers' Real Estate Broker License Number
Test	N/A

Buyer's Real Estate Salesperson	Buyer's Real Estate Salesperson License Number
Test	N/A

Seller's Real Estate Broker	Seller's Real Estate Broker License Number
Test	N/A

Seller's Real Estate Salesperson	Seller's Real Estate Salesperson License Number
Test	N/A

Property Description:

Parcel Number	Street Address	City	Zip	County
6852465246506546546165160	123 Test Street	Marion	46235	Grant

Closing:

Date closing instructions received	Transaction closing date
1/3/2012	1/6/2012

Other:

Comments
Test only

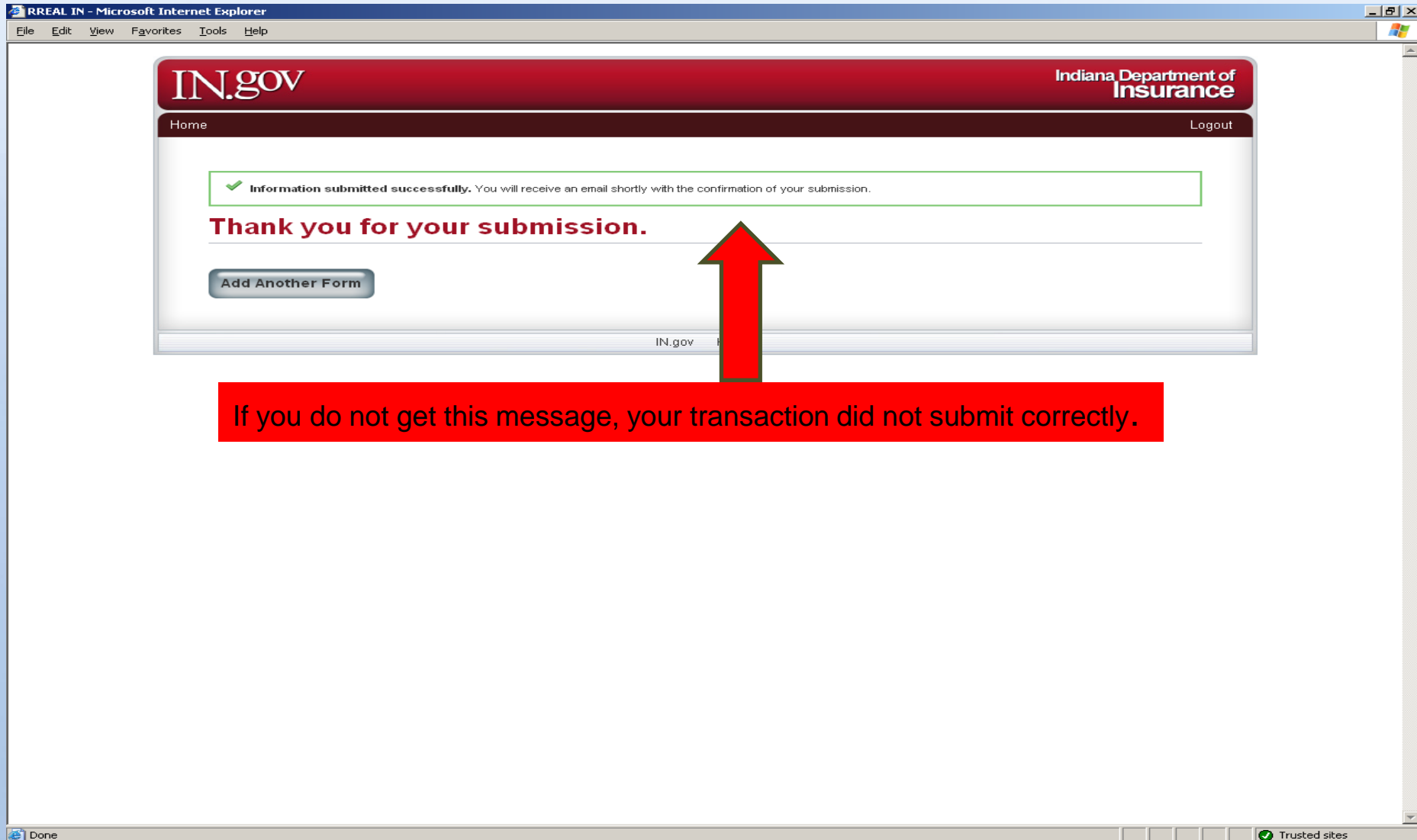
☒ I certify that I have reviewed the information included in this transaction and certify that it is complete and accurate to the best of my knowledge. I understand that submitting inaccurate information will result in fines and penalties being imposed.

Edit Confirm Cancel

IN.gov Home

Trusted sites 100%

Note: After selecting Submit, you will receive a system message Indicating “Information submitted successfully. You will receive an email with confirmation of your submission ”



If you do not get this message, your transaction did not submit correctly.

Note: After the information is processed in the database, you will receive a confirmation e-mail, which will include your confirmation number and the details of your submission.

Message

From: IDOI RREAL [noreply@www.in.gov]
 To: Evans, Randall
 Cc:
 Subject: IDOI RREAL Filing Confirmation.

Sent: Fri 10/2/2009 2:10 PM

Thank you for submitting your transaction. If your filing requires edits or corrections, please send an e-mail request to the IDOI RREAL IN application administrator at realin@idoi.in.gov.

Please include the transaction confirmation number in your e-mail. The transaction confirmation number is 56

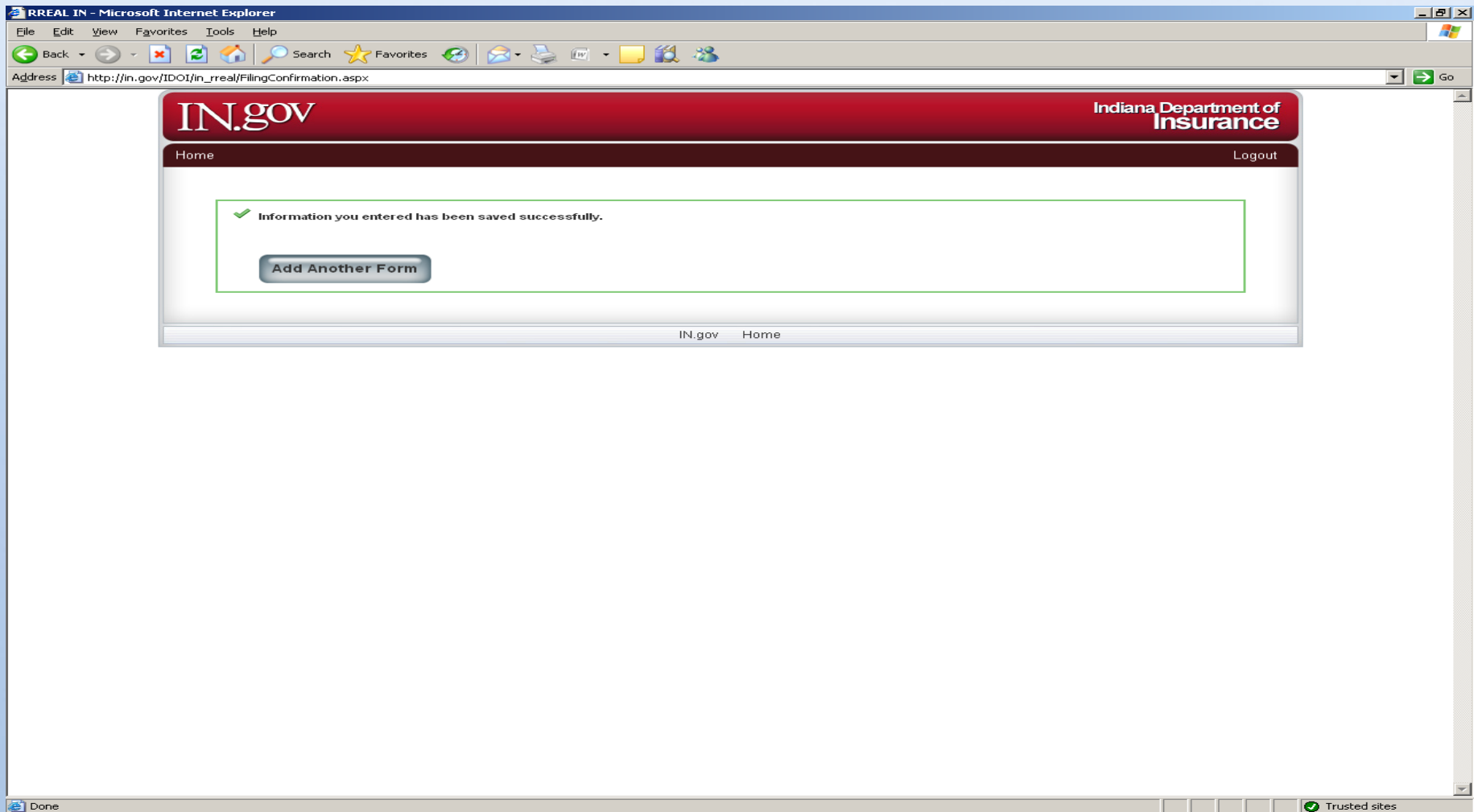
Your transaction contains the following information:

Title Information:	
Title Agent	Title Agent License Number
James Steel	James Steel
Title Agency	Title Agency License Number
123 Agency	123 Agency
Title Insurance Company	NAIC
123 Agency	123 Agency
Buyer / Seller Information:	
Buyer First Name	Buyer Last Name
Mark	Sloan
Seller First Name	Seller Last Name
Jessica	Tandy
Loan Information:	
Loan Brokerage Business	Loan Brokerage Business License Number
Brokerage Ltd.	9087661
Loan Originator	Loan Originator License Number
Broker for You, Inc	765432
Mortgagee	Mortgagee License Number
Bank Two	7654312
Real Estate Information:	
Real Estate Appraiser	Real Estate Appraiser License Number Or Certification Number
Larry Seet	56423312
Buyer's Real Estate Broker	Buyer's Real Estate Broker License Number
Sandy Dogood	000999788876
Title Insurance Company	NAIC
Dudley doright	233454545
Seller's Real Estate Broker	Seller's Real Estate Broker License Number
Mark Twine	876564162
Seller's Real Estate Salesperson	Seller's Real Estate Salesperson License Number

Saved Transactions

Hold Transactions

Selecting Hold, does not submit your transaction as required. This function only holds the record temporarily, to be accessed at a later time such as after a meeting or lunch. The system will only allow one type of transaction to be held at a time. The following screen appears if a transaction has been saved, which is different than the “Information submitted successfully”.



Accessing a Hold Transaction

I. From the selection screen, select the type of transaction that was placed on Hold.

RREAL IN - Windows Internet Explorer

https://test.secure.in.gov/IDOI/in_real/FilingQuestions.aspx

IN.gov Indiana Department of Insurance

Home Logout

Please answer the following questions:

Are you the closing agent responsible for reporting a single-family residential:

- ☐ First Lien Purchase Money Mortgage
- ☐ Refinance
- ☐ Cash Transaction
- ☐ Land Contract
- ☐ Reverse Mortgage
- ☐ Home Equity
- ☐ Subordinate Mortgage
- ☐ Business Loan Secured by Residential Property
- ☐ Commercial Loan Secured by Residential Property

real estate transaction to the Indiana Department of Insurance, in accordance with Indiana Code 27-7-3-15.5(c)(2)?

IN.gov Home

Accessing a HOLD Transaction

2. The previously saved transaction, will appear, indicated by the previously populated fields. Complete all remaining fields, in order to successfully complete the submission process.

RREAL IN - Windows Internet Explorer

http://www.in.gov/IDOI/in_real/AgentFiling.aspx

File Edit View Favorites Tools Help

Google Search More >> Sign In

RREAL IN

Home Page Safety Tools

Seller's Real Estate Broker
Test

[Add Seller's Real Estate Broker](#)

Seller's Real Estate Broker License Number
N/A

Seller's Real Estate Salesperson
Test

[Add Seller's Real Estate Salesperson](#)

Seller's Real Estate Salesperson License Number
N/A

Property Description:

Property Parcel Number
685246524650654654616

Property Street Address
123 Test Street

Property City
Marion

Property Zip
46235

Property County
Grant

[Add Property](#)

Closing:

Date closing instructions received
1/3/2012

Transaction closing date
1/6/2012

Other:

Comments
Test only

Hold Submit Cancel

IN.gov Home

Done Trusted sites 100%

Limitations



Limitations

- Only state agencies can view or retrieve submitted transactions.
- Users must contact the Administrator for edits or corrections that are needed, on previously submitted transactions.
- System times out after 30 minutes of in-activity
- An individual user account cannot be used simultaneously by two users.
- Save feature only allows completion of one type of form at a time.
- Three inaccurate password entries will lock user accounts.
- No import or export capability

Frequently Asked Questions FAQs

Frequently Asked Questions (FAQ)

Q. When must I complete the online form?

A. All closing transactions are to be entered into the database as soon as possible or within 10 business days of the closing date. See IC 6-1.1-12-43

Q. How do I create an account?

A. Go to the application home page. Select the “Create Account” link. Complete the account profile, verify your information and select “Submit”. Once your account is approved, you will receive an e-mail with your username and temporary password. You will be required to change the password, upon your initial log in.

Q. How do I request my username or password, if I forget?

A. Go to the application home page. Select the “Forgot Username” or “Forgot Password” link and complete the profile information. An e-mail with your username or temporary password will be sent to your e-mail address, submitted with your initial profile.

Q. What do I do if an individual or institution refuses to provide information related to the transaction.

A. In the comments section, include the name of the individual or institution and the information being withheld.

FAQs Continued

Q. How do I update my account information (e-mail, contact info, etc.)?

A. Submit an e-mail to the Administrator with the current information. *Go to the application home page. Select the rrealin@idoi.in.gov e-mail link in the lower left corner of the screen. You will receive an e-mail, once your account is updated.*

Q. How do I request edits or corrections for a previously submitted transaction?

A. Submit an e-mail to the Administrator and include the information that needs to be changed, along with the transaction number from your confirmation e-mail. *Go to the application home page. Select the rrealin@idoi.in.gov e-mail link in the lower left corner of the screen. You will receive an e-mail, once your form is updated.*

Q. How can I view previously submitted forms- completed by myself or other agencies?

A. Only state government agencies will have access to view and retrieve data submitted in the database.

Q. Will the general public have access to the database?

A. No. Access to the database is not provided to the general public.

FAQs Continued

Q. How will the information be used that is entered into the database?

A. The information will be used by Indiana state government agencies as an investigative tool and for various auditing and reporting functions. Also, to help with fraud prevention efforts.

Q. How do I get trained on using the database?

A. Send a request to rrealin@idoi.in.gov to schedule a training via conference call. Request for onsite training will be assessed on a case by case basis. Additionally, an online training module is available via the RREAL IN website at http://in.gov/IDOI/in_rreal/Login.aspx

Q. How do I obtain the information on the appraisal?

A. The Mortgagee is responsible for providing information on the appraisal.

Q. What if I do not have an Appraisal associated with my transaction?

A. Enter N/A in the information fields and 02/02/2222 for the Appraisal Completion Date.

FAQs Continued

- Q. How will I know my transaction was submitted successfully?
- A. If you have followed the proper steps for successful submission (See slides 25 – 34) you will receive a system message, indicating “Information submitted successfully..” Additionally, you will receive a confirmation e-mail, to the e-mail address on your user profile. This e-mail will include a transaction confirmation number. It will also include the details of your submitted transaction. Please be sure to check your junk or spam folder, for the confirmation.
- Q. Is there any information I should retain for my records, regarding the information submitted via the RREAL IN?
- A. In preparation for state audits or exams to, show proof of continued compliance, it is suggested that the confirmation e-mail be retained and filed electronically. Review the e-mail to ensure the information captured is accurate.
- Q. What do I do if I am the closing agent for a split closing?
- A. Submit the transaction with all of the information available to you, at the time of closing (enter UA/ or N/A as needed). Add “Split Closing” in the comments section. The second closers will follow the same process.

FAQs Continued

Q. Is there a fine or penalty associated with the requirements of the mandate?

A1. For licensees generally-There is a \$100 Fine for *each* qualifying closing transaction, to which the person or agency fails comply, by providing the necessary information to the closing agent. Fines will be enforced by the state agency that has administrative jurisdiction over the licensee.

A2. For Closing Agents Specifically-There is a \$25 for *each* closing transaction, to which the closing agent fails to comply with the statute.

Q. What types of transactions should be entered?

A. All mortgage and non-mortgage related transactions for Real Residential property located in the state of Indiana. This includes, but is not limited to, First Lien Purchase, Refinance, Home Equity Lines of Credit (HELOCS), Cash Purchase, Reverse Mortgages, Land Contracts, and Subordinate Mortgages.

Q. Can I share a RREAL IN user account with my co-worker?

A. This is not recommended. Sharing accounts will cause an overlap or merging of transaction data. All person entering data should have a separate user account.

FAQs Continued

- Q. How do I enter information on a Habitat for Humanity closing transaction?
- A. Complete all fields with the exception of the following: Real Estate Info section (all fields), Loan Originator and Loan Brokerage Business. Indicate N/A in these fields. Also, note “Habitat for Humanity Closing” in the comments section.
- Q. Can we charge a fee to compensate for time and effort associated with this process?
- A. No separate line item fee can be charged for processing information in the database. However, a *minimal* increase (\$5 - \$10) to the bundled closing fee is allowed.
- Q. Are banks or other lending institutions required to enter transactions into the database?
- A. Yes. When requesting a RREAL user account, Lending Institutions should use their assigned NMLS, FDIC, NCUA, or DFI numbers in the license number field.
- Q. Will the Sales Disclosure Form be incorporated into the database?
- A. No. At this time, the disclosure form is not incorporated into the functionality or processes for the database.

FAQs Continued

- Q. If all the fields are required, how do I complete a field for information that is unavailable at the time of closing, or not applicable to the transaction?
- A1. Any information that is applicable to the transaction, but not available at the time of closing, enter U/A in the field for the absent information and add a comment, indicating why the information is not included.
- A2. If information is not applicable to the transaction, enter N/A in the field and add a comment indicating why information is not applicable.
- Q. As a Mobile Notary, am I responsible for entering the closing transactions, I complete?
- A. Yes. However, The lender or title agency is responsible for providing all the required information. Enter all the information available to you at the time of closing (enter U/A or N/A as needed) and add “Mobile Notary” along with your comments in the comments section (ex: info not provided by bank, etc
- Q. What do I do if I forget to enter transactions or have not entered transactions since the effective date?
- A. All qualifying transactions are required to be entered. To avoid penalty, contact the RREAL IN Project Manager at 317-234-5881 or via email at rrealin@idoi.in.gov to arrange entering any missing or delinquent transaction.

Q&A



Next Steps



Next Steps

- Access the home page of the RREAL IN database and create your user account.
 - Decide what type of account you will create.
 - Decide your process for entering the information (individual closers or designated person to enter collective transactions).
- Review the RREAL IN Database Worksheet (the link is located on the home page) to understand what information is required.
 - Reviewing the worksheet and use it as a tool to communicate with your internal staff, clients and industry resources, the information needed for closing transactions.
- Review the related Indiana statutes associated with the mandate, to ensure you are compliant with the requirements and the process.
 - Indiana Code (IC) 27-7-3-15.5 (b) (Amended by HB 1273 passed May 2011)
 - Indiana Code 6-1.1-12-43
 - House Bill 1273

Contact Info

- If you have questions on the database or subsequent processes, submit an e-mail to the RREAL IN database Project Manager at rrealin@idoi.in.gov

Or

- For immediate assistance contact Randall Evans, Project Manager at 317-234-5881.
- For questions regarding resident or non-resident licensing, contact the Department of Insurance, Agency Services at 317-232-2411.

Thank You!

Thank you on behalf of:

- Indiana Inter-Agency Mortgage Fraud and Title Insurance Task Force.
 - Office Of the Attorney General (OAG), Consumer Protection
 - Department of Financial Institutions (DFI)
 - Department of Insurance (DOI), Title Division
 - Professional Licensing Agency (PLA)
 - Secretary of State (SOS)
- Indiana Office of Technology (IOT)